



Business Recovery Status Report #3
Presidential Disaster #1763
July 25, 2008

www.flood2008.iowa.gov

Cedar Rapids Chamber of Commerce

- **Events**
 - Back to Business: Data Recovery – Protecting Business Critical Data July 29, 2008 9:00-10:30 AM. To register call 319-730-1409 or jstow@cedarrapids.org.
 - Linn County Public Health Information Session – August 5, 2008 9:00-10:30 AM. [Click here](#) to register.
- **Job & Small Business Recovery Fund**
 - 10 local businesses received the first round of checks from the Job & Small Business Recovery Fund this week.
 - The businesses are located in all quadrants of Cedar Rapids and received funding totaling \$228,500. Business categories represented included child care, heating and air conditioning, retail, bar and restaurant, design and production and consulting.
- **“Adopt a Business” Program**
 - 46 businesses adopted and 16 on the waitlist.
 - To adopt a business contact Kelly Slaughter at kslaughter@cedarrapids.org.

Iowa Department of Cultural Affairs

- **Technical and Financial Resources List** at www.iowahistory.org/grants/flood_2008
 - Information on preservation of flood-damaged older and historic buildings
 - Contacts for dealing with damage to cemeteries, museum collections, photographs, manuscripts and other paper records
 - Numerous other links and lists
- **Emergency REAP/HRDP Grants**
 - Historic Resource Development Program grants up to \$15,000
 - Funds available immediately for museums and documentary collections. For a simplified application form, contact Kristen Vander Molen at Kristen.VanderMolen@iowa.gov or 515-281-4228
 - Applications for historic properties currently being accepted on a waiting list, pending availability of additional funds. For properties determined by the State Historic Preservation Office as eligible to be listed on the National Register of Historic Places. Application can be accessed at http://www.iowahistory.org/grants/flood_2008/assets/emergency_hrdp_info.pdf or call Kristen Vander Molen at 515-281-4228
- **Emergency Arts Relief Grants from the Iowa Arts Council**
 - Up to \$500 in immediate assistance for artists and arts organizations
 - Information at www.iowaartscouncil.org or call Linda Lee at 515-242-6194

Iowa City Area Chamber of Commerce

- **Small Business Flood Assistance Program**
 - City Councils of Iowa City and Coralville and the Iowa City Area Chamber of Commerce have created a small business flood assistance program.

- Funds from each community will be distributed to small businesses within their community and the Area Chamber funds will be distributed in accordance with need.
- Businesses located in Iowa City and Coralville with no more than 25 full-time employees are eligible for forgivable, zero interest loan of up to \$5,000.
- Loan proceeds can be used only for flood-related clean-up and inspection expenses that are not reimbursable from either FEMA or insurance.
- To apply:
 - Complete an [application form](#) (available at Area Chamber office, Iowa City City Hall and Coralville City Hall) and submit it with copies of the receipts for the eligible expenses to:
Small Business Flood Assistance Program
Iowa City Area Chamber of Commerce
325 E. Washington St., Ste. 100
Iowa City, IA 52240
- Program will be administered by the Iowa City Area Chamber of Commerce and City officials.
- Funds will be distributed through an account at the Community Foundation of Johnson County.
- \$75,000 of City funds from Iowa City, \$75,000 of City funds from Coralville and funds from Iowa City Area Chamber of Commerce to include private sources.
- Funds will be on a first come, first serve basis.
- **Biz-to-Biz Needs**
 - Iowa City Area Chamber of Commerce has partnered with The Gazette and KCRG TV-9 to create an interactive database on www.floodlist.com to connect businesses to flood-related products and services.
 - Businesses in need of a product or service, or that have something to offer other businesses are encouraged to refer to the online database, which includes a search engine. Categories include building supplies, cleaning, equipment and tools, free merchandise, miscellaneous, other services, storage (temporary), employment opportunities and financial services.
- **Open for Business**
 - Compiled a list of businesses in flood-impacted areas that are operating at their regular address or at a temporary address.
 - The list can be found on the Area Chamber's website at www.iowacityarea.com.
 - Businesses can submit information about their operational status, including if they are open at their regular address or a temporary address, or their projected reopening date to info@iowacityarea.com, subject: open for business.

Iowa Finance Authority (Housing)

- **Available units or properties**
 - Landlords and property managers are encouraged to register available rental properties at www.housinginiowa.org.

Iowa State University Center for Industrial Research and Service (CIRAS)

- Meeting with manufacturers to further identify and research methods of removing industry obstacles to achieving pre-emergency production levels.
- Formed teams to assess needs, address challenges and offer solutions to Iowa industry impacted by the disaster.

Private Non-profit Resources

- **FEMA and Iowa Homeland Security and Emergency Management**
 - Non-profits that provide community services may be eligible for grants that restore their facilities and equipment.

- To be eligible, they must be open to the public, and provide services such as: education, custodial and day care (including before/after-school and special needs centers); residential facilities for the battered and disabled; assisted living and defined low-income housing; alcohol and drug treatment and rehabilitation; performing and community arts centers; food programs; homeless shelters; libraries, zoos and museums; senior citizen and community centers, and animal control facilities related to public health and safety when under contract with state or local government.
- Applicants can begin the application process by completing the one-page Request for Public Assistance (RPA) form, available on the Iowa Homeland Security and Emergency Management Division website at:
www.iowahomelandsecurity.org/disasters/disasterforms/tabid/133/default.aspx.
- Completed RPA forms should be returned to:
 - Public Assistance Officer
7105 NW 70th Ave.
Camp Dodge, Bldg W-4
Johnston, IA 50131
- After the form is reviewed, applicants will be contacted regarding eligibility for the grant program.
- Grants are funded by the Federal Emergency Management Agency and Iowa Homeland Security and Emergency Management Division.
- **U.S. Small Business Administration**
 - Low-interest loans of up to \$2 million may be available through U.S. Small Business Administration.
 - Loans can cover food kitchens, homeless shelters, museums, libraries, community centers, schools and colleges, as well as items that federal grants cannot cover, such as worship sanctuaries.
 - To get these low-interest loans, non-profits need to register with FEMA by call 800-621-FEMA or TTY 800-462-7585 between 6 a.m. and 11 p.m. seven days a week or apply online at www.fema.gov.
 - After applying with FEMA, they will receive an SBA loan application, which needs to be filled out and returned by **September 29, 2008**.

Rebuild Iowa Advisory Commission (RIAC)

- The next RIAC meeting will be on Thursday, July 31, 2008.
 - Commission members will tour some of the damage in the area and hold a meeting from 2 to 5 p.m. at Kirkwood Community College – Emergency Operations Center.
 - Commissioners will discuss issues pertaining to housing, economic and workforce development and education.
- **“Speak Up Iowa!”**
 - A public listening session to gather input from citizens about their communities’ unmet needs and their ideas for rebuilding will be held July 31, 2008 from 4 to 7 p.m. in the Iowa Hall at Kirkwood Community College.
 - The public is encouraged to attend. Anyone needing special accommodations to attend or participate should call (515) 242-5004 in advance.

Rebuild Iowa Office (RIO)

- Applications for the nine taskforces will be accepted until the close of business today, July 25.
- About 45 people are working full-time at the RIO, which is headquartered in an Urbandale business park. This location was chosen so that the RIO would be near the Federal Emergency Management Agency/State of Iowa Joint Field Office.
- RIO has been given authority in several critical areas, including:
 - Coordinating state activities concerning the rebuilding effort,

- Securing funding and other resources needed for the recovery,
- Establishing priorities and disbursement guidelines for any such funds received,
- Establish federal and state legislative agendas associated with the recovery effort,
- Establish principles and policies for redevelopment,
- Establish timelines and benchmarks associated with the recovery effort,
- Provide opportunities for public and business input, and
- Ensure transparency in the recovery process.
- **Farmer Assistance**
 - Iowa Departments of Natural Resources and Transportation are taking steps to enhance their public land access processes to assist farmers affected by this year's flooding and severe weather.
 - Iowa Department of Natural Resources (DNR) Steps:
 - Staff will consider the value of haying and grazing as an alternative to burning and for control of brush invasion into grassland areas.
 - Parks land managers will collaborate with wildlife staff to enhance or manage habitats, and insure avoidance of threatened and endangered species.
 - Land managers will review the lands they manage with local Iowa Department of Agriculture and Land Stewardship (IDALS) staff to evaluate existing conservation plans. The evaluation will include a review of both state and adjacent private lands in the watershed areas of state-owned lakes to determine ways for improving conservation.
 - DNR will seek an administrative rule change raising crop leases to be negotiated from \$2,500 to \$5,000.
 - Fisheries staff will contact local conservation offices and review the watersheds of public-owned lakes, seeking opportunities to improve watershed performance and needs.
 - DNR will review producer responses to the "Grass-banks" program to determine if improvements can be made in that program.
 - Iowa Department of Transportation (DOT)
 - Presently allows haying in the Primary Highway System right of way.
 - Permit is required and applications can be obtained locally from one of the DOT's six district offices.
 - Waivers that apply to the 2008 harvest seasons
 - Waiving liability insurance (\$100,000 property and \$300,000 personal) required of individuals applying for permits to harvest in DOT-managed right of way.
 - Waiving the annual \$15 per-acre permit fee for the right to harvest in DOT-managed right of way.

Safeguard Iowa Partnership

- Operating Council members met on July 23 to debrief on the recent disasters. Public and private partners participated in the debriefing and share feedback on what worked well and the opportunities for improvement. The feedback from the Operating Council and the After Action Survey results will be used to develop the Safeguard Iowa Partnership After Action Report, which will be published by the end of August.

UNI Regional Business Center

- MyEntreNet will host a webinar July 31, 2008 that takes you on a journey with guest presenter Mark Buckley, staff consultant for the Kansas Small Business Development Centers. Mr. Buckley is currently assigned to disaster recovery efforts in Kiowa County, Kansas. Kiowa County is the home to the county seat of Greensburg, which was ravaged by an EF5 tornado in May 2007. Gain insight on what recovery looks like a year later as he reports on Greensburg, Kansas, **A City Rebuilding**. To participate

in the Webinar, go to the MyEntreNet Website at www.myentre.net and log in. Click “Webinar” located on the compass at the left side of your home page. If you haven’t already done so, you will need to complete a brief registration form to access MyEntreNet.

U.S. Chamber of Commerce Business Civic Leadership Center (BCLC)

- **International Economic Develop Council Assessment**
 - BCLC, with the help of the International Economic Development Council (IEDC), sent a team of national experts into Cedar Rapids to make an initial impact determination.
 - BCLC hosted a conference call July 15, to provide updated information on the response efforts in the Midwest.
 - You can listen to the Audio and download the PowerPoint presentation at: www.uschamber.com/bclc/programs/disaster/midwest_flood_landingpage.htm
- **Jobs4Recovery**
 - BCLC is partnering with IBM to re-launch Jobs4Recovery.
 - Jobs4Recovery is a portal for employment opportunities in communities severely affected by disasters. Workers, volunteers, and employers may search job information from more than 1,000 job boards or browse listings categorized by affected communities.
 - The website (to be available soon) can also provide job information from dozens of local chambers, nonprofit organizations, and related job resources.
 - BCLC and IBM first launched the Jobs4Recovery service in the aftermath of hurricanes Katrina and Rita in 2005.
 - More details and information to follow soon.

U.S. Small Business Administration

- SBA Customer Service Representatives (CSRs) staffing **8** fixed and **3** mobile Disaster Recovery Centers (DRCs).
- Operating **3** Disaster Loan Outreach Centers (DLOCs) throughout the state.
- SBA CSRs are available at each location to meet with homeowners, renters, and non-farm businesses of all sizes to provide program information, help applicants complete paperwork and forms, and to close approved SBA disaster loans.
- Staff at the Joint Field Office (JFO) to coordinate all needs with federal, state, and local partners. SBA has Communication Specialists in the Joint Information Center (JIC) and in the field to handle all SBA media and congressional inquiries.
- Sponsor a Business Recovery Center (BRC) at Westdale Mall in Cedar Rapids, IA, where SBA has assisted over **959** small business operators. CSRs are available at the BRC to answer specific questions about how a disaster loan may help each business and to help owners complete business loan applications.
- Sponsors the availability of multiple additional services at the BRC and there is no charge for any of the services. Business owners may obtain assistance in applying for low-interest SBA Disaster Loans, and gain access to government contracts and procurement through SBA Government Contracting.
- Iowa Small Business Development Center (SBDC) and SCORE “Counselors to America’s Small Business” are providing assistance with reconstruction of lost financial records, development of business plans and cash flow projections, how to obtain lost tax returns and submit casualty loss claims on tax returns, adjusting to market changes as a result of the flooding, tornadoes and severe storms, and other post-disaster counseling services. These services are free.
- DRCs and the DLOCs have contact information on how businesses may obtain these same counseling services from their local SCORE chapter, regional SBDC office and the Iowa Women’s Enterprise Center for businesses that may not be located near the Cedar Rapids BRC.

Iowa SBA Loan Approval Totals Statewide Current as of 7/24/2008		
	Applications Approved	Funding Approved
Home	1,909	\$106,555,00
Business/EIDL	236	\$24,780,600
Total	2,145	\$131,335,600

Donations and Volunteer Management

Iowa Aidmatrix Portal – Setting Records

Through the Aidmatrix Network, Iowa's Habitat for Humanity received a donation of carpeting valued at \$250,000. This is the highest value donation to move through the Iowa portal thus far. The donation is physically located in California and the donor was not able to provide transportation. Habitat requested transportation through the new Aidmatrix Transportation Portal and a national transportation provider has agreed to transport the material. Congratulations to Iowa as the first state to successfully process a transportation offer using the Aidmatrix Network. The value of the transportation is approximately \$10,000.

The Transportation Portal allows transportation providers to review VOAD member nonprofits transportation requests on a national basis and provide donated or discounted transportation. If you would like to learn more about participating as a donor, please contact Jami Haberl at Safeguard Iowa jhaberl@safeguardiowa.org.

To donate cash go to www.aidmatrixnetwork.org/CashDonations/Default2.aspx?ST=Iowa. The organizations listed are members of National Voluntary Organizations Active in Disasters and other nonprofit organizations assisting in the recovery efforts in Iowa.

To view the identified needs and donate products go to www.aidmatrixnetwork.org/FEMA/PublicPortal/ListOfNeeds.aspx?PortalID=113. To fill a need, select **donate** and complete the required information.

Donations as of COB 7/25/2008			
Accepted Donations	Declined Donations	Pending Donations	Total Donations
18	2	23	43

Needs Posted as of COB 7/25/2008	
Fulfilled Needs	Total Needs
7	472

Embrace Iowa 2008 Disaster Fund

The 2008 Iowa Disaster Fund will NOT take the place of contributions to local agencies such as community foundations, United Ways or Red Cross Chapters; rather, the Fund will encourage local contributions and also provide a fund for those wishing to make statewide contributions.

To donate go to www.desmoinesfoundation.org/page10002684.cfm.

Cedar Rapids Job & Small Business Recovery Fund

The Cedar Rapids Job & Small Business Recovery Fund provides financial assistance to a for-profit business (person or entity that sells good or services) or the owner of commercial property in Cedar Rapids that has sustained losses as a result of the flood.

To donate go to www.gcrf.org. Select "Job & Small Business Recovery Fund" from the selection of flood funds.

To apply go to www.corridorrecovery.org/BusinessRecovery/BizRecoveryFundApplication.asp.

Alliant Energy Foundation – Rebuilding Our Communities Grant Program

Rebuilding Our Communities Grant Program will provide funds to non-profits in Alliant Energy communities that were directly affected by the recent flooding. The Foundation has allocated up to \$1 million for the program and groups can apply for up to \$20,000 in unrestricted funds to use for flood-related expenses. The Foundation will accept applications until October 1, 2008. Organizations may obtain an application and more information regarding Alliant Energy Foundation Rebuilding Our Communities Grant online at www.alliantenergy.com/foundation or by calling (608) 458-4483.

Race2Recovery – Iowa Speedway Foundation

Race2Recovery is a non-profit tax-exempt foundation that is raising money for flood, tornado and other disaster victims in Iowa. All funds will be disbursed to local organizations that are at disaster sites providing direct relief. This includes churches, American Legion chapters, local food banks and fire departments among others. To donate or apply for assistance go to www.race2recovery.com.

Iowa Commission on Volunteer Service

If you are interested in volunteering, register at <https://volunteer.united-e-way.org/icovs/volunteer/register/?id=>

Federal Emergency Management Agency Frequently Asked Questions

How do I register for assistance?

An applicant can register for disaster in one of two ways: (1) call the FEMA Helpline at **(800) 621-FEMA (3362)** (for the speech- or hearing-impaired, **(800) 462-7585**), currently open seven days a week from 6 a.m. to 11 p.m.; or (2) go on-line anytime at www.fema.gov. If you have no access to a phone or computer, go to any Iowa disaster recovery center (DRC) and register there.

Can I apply even if I have insurance?

Yes – homeowners' and/or flood insurance may not cover all of your needs, so it is always advisable to register with FEMA, regardless of your insurance situation.

I am a renter. Can FEMA help me?

Yes. If the place you are renting has been made unlivable due to a disaster, FEMA may provide funds to rent another place. Other benefits may also be available.

What can I expect once I register?

Within a few days of registration, someone from FEMA will contact you and arrange for a home inspector to come to your house. The appointment usually takes place two to four days after the phone call, depending on the severity of the disaster. After the home inspection is done, you will work with FEMA representatives to get any necessary paperwork submitted so that the grant funds can be sent to you.

How long does it take to get money from FEMA?

The process varies by individuals and depends on many factors. Once FEMA determines you are eligible, it usually takes only two to three days to receive your funds. FEMA can deposit the funds automatically into your bank account, or simply mail you a check.

I lost my job as a result of the disaster. Can FEMA help me?

Disaster Unemployment Assistance is now available to affected citizens in the 63 Iowa counties designated eligible for Individual Assistance in the 2008 disaster. Residents have until **Aug. 12, 2008**, to file a claim for this type of assistance (except for newly-declared Montgomery County, which has until **Aug. 20**). More details about the program are available at any Iowa Workforce Development, or by visiting them online at www.iowaworkforce.org.

Does FEMA money have to be repaid, and does it affect my Social Security benefits?

FEMA is a grant program, so the funds do not have to be repaid or declared as income. In addition, the funds will not interfere with any Social Security benefits.

I applied to FEMA, and the money I received did not meet my expectations. Could I apply for additional funds?

FEMA cannot make you whole after a disaster; we merely assist in getting you back on your feet, by providing for a variety of temporary needs and some permanent repairs. If you are affected by a disaster, it is recommended you work with your insurance company, FEMA, SBA and the voluntary agencies available in your area in order to develop a comprehensive disaster assistance plan.

Why should I apply with the Small Business Administration? Aren't they for business owners only?

No. The SBA is here to assist businesses, homeowners and renters. They can provide low-interest disaster loans with very flexible terms to many people affected by a disaster.

Why should I apply for a loan when there are grants available that don't have to be repaid?

The initial FEMA grant is limited and based on your damage. If you need more money to get back to your pre-disaster condition, an SBA loan may be your best resource. Applying for the loan allows you to find out what is available. Also, you must fill out the application in order for some other benefits to be made available.

What if I apply for an SBA loan, then later decide I do not want it?

You are not required to accept an SBA loan. If you are offered a loan and do not want or need it, you can simply turn it down.

If my home is damaged during a disaster, can I get a mobile home from FEMA?

Mobile homes are only used as a last resort, when there are no other housing resources available. However, any disaster victim who cannot find a suitable place to live is encouraged to call. Interested citizens must be registered with FEMA before applying for a mobile home. For more information, contact the Iowa Disaster Temporary Housing Hotline at **(866) 274-4392**.

I'm a farmer. Can FEMA help me?

FEMA assists farmers much as it does individuals or families, with their homes, wells and septic systems, and perhaps driveways. The SBA may also be able to help if farmers had nonfarm businesses that were affected, such as welding or a produce stand. Farmers should contact their local extension agent for ag-related help. If they lost income because of the disaster, they may be able to get disaster unemployment benefits, which include farmers and the self-employed. Contact your local Iowa Workforce Development center, or go online at www.iowaworkforce.org.

What if I have additional questions for FEMA?

Simply call the Helpline at **(800) 621-FEMA (3362)**, TTY **(800) 462-7585**, or visit them on-line at www.fema.gov.